“Fast Food” Insurance

Exposing A BROKEN & COMMODITIZED Industry

“Fast Food” Insurance Corruption Exposed

CORRUPTION EXAMPLE: HOME & AUTO

- A-F COVERAGE
  - Basic Coverages (Match)
  - Agency Sells Price
- NO DISCLOSURE OR CONSULT
  - Application (Agent Manipulation)
  - Soft Quote (Agent Manipulation)
  - Policy Form (Agent Manipulation)
  - Limit (Agent Manipulation)
  - Endorsements (Agent Manipulation)
  - Coverage Packages (Agent Manipulation)
  - Bundles (Rate Comparison Confusion)
- “Fast Food” Manipulation
  - Agent sells Price
  - Agent matches the coverage that is easy for the customer to evaluate
  - Agent removes the coverage where it is confusing for the customer to understand what is in the policy.
  - Customer thinks they have this big win and takes the financial loss out of pocket at the time loss.

Certified “Organic” Insurance

You finally have a choice!

Fast Food & Organic
Agency Quoting Comparison

QUOTING & NEW BUSINESS	**“Fast Food” Insurance** Independent Agency Commoditized Agency	**“Fast Food” Insurance** Direct To Consumer Geico Progressive	**“Fast Food” Insurance** Captive Agency State Farm All State	**100% ORGANIC** “Organic” Agency HR360
Insurance Needs Analysis	NO	NO	NO	THOROUGH
Application Accuracy	INACCURATE	INACCURATE	INACCURATE	ACCURATE
Soft or Firm Quotes	SOFT (Premium Will Change)	SOFT (Premium Will Change)	SOFT (Premium Will Change)	FIRM
Pre-Underwritten Quotes	NO	NO	NO	YES
Company Cost Comparisons	YES	NO	NO	YES

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Current Policy Declarations Review	NO	NO	NO	YES
Current Policy Form Analysis	NO	NO	NO	YES
Deductible Analysis	NO	NO	NO	YES
Replacement Cost Analysis	NO	NO	NO	YES

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Limit Customization	NO	NO	NO	CUSTOMIZED
Endorsement Customization	NO	NO	NO	CUSTOMIZED
Coverage Transparency	NO	NO	NO	YES
Side-by-Side Quote Comparisons	NO	NO	NO	YES
Customized Risk Management Report	NO	NO	NO	YES

Fast Food & Organic Agency Value Comparison

AGENCY EXPERIENCE	"Fast Food" Insurance Independent <u>Agency</u> Commoditized Agency	"Fast Food" Insurance Direct To <u>Consumer</u> Geico Progressive	"Fast Food" Insurance Captive <u>Agency</u> State Farm All State	100% ORGANIC "Organic" <u>Agency</u> Horswell Risk
Policy Service	REACTIVE ORDER TAKING	REACTIVE ORDER TAKING	REACTIVE ORDER TAKING	PROACTIVE CONSULTATIVE
Account Management	NO	NO	NO	YES
Policy Annual Review Report	NO	NO	NO	YES
Policy Rate Reviews & Shopping	YES	NO	NO	YES
Customized Client Reports	NO	NO	NO	YES

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Courtesy Declarations Audit	NO	NO	NO	YES
Courtesy Fraud Prevention	NO	NO	NO	YES
Coverage Quality	LOW QUALITY	LOW QUALITY	LOW QUALITY	QUALITY
Insurance Company, Market, & Industry Research	NO	N/A	N/A	YES

AGENCY EXPERIENCE	"Fast Food" Insurance Independent Agency Commoditized Agency	"Fast Food" Insurance Direct To Consumer Geico Progressive	"Fast Food" Insurance Captive Agency State Farm All State	100% ORGANIC "Organic" Agency Horswell Risk
Licensed Agent Representation	YES	NO	YES	YES
Sales OR Consultative	SALES	SALES	SALES	CONSULTATIVE
Communication & Professionalism	UNPROFESSIONAL	UNPROFESSIONAL	UNPROFESSIONAL	PROFESSIONAL
Educational Backgrounds	HIGH SCHOOL	HIGH SCHOOL	HIGH SCHOOL	COLLEGE +
Professional Experience	INSURANCE LICENSE	INSURANCE LICENSE	INSURANCE LICENSE	Financial Planning Insurance Planning Real Estate Planning Banking & Finance

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Value or Transaction Centric	TRANSACTION	TRANSACTION	TRANSACTION	VALUE
Relationship or Transaction Centric	TRANSACTION	TRANSACTION	TRANSACTION	RELATIONSHIP
Risk & Coverage Consultation	NO	NO	NO	YES
Real Estate Consultation	NO	NO	NO	AVAILABLE THROUGH THG
Financial Analysis & Consultation	NO	NO	NO	AVAILABLE THROUGH THG

What are the consequences of consuming “Fast Food” Insurance renewal after renewal?

FINANCIAL "HEART ATTACK"

You will very likely experience a financial "heart attack" if you continue to consume "processed" (commoditized) insurance year after year. It only takes one error or one missed endorsement to easily put you 100K out of pocket or more. Or worse, financial bankruptcy. Was the false appearance of convenience, and $250 in savings worth it? "Fast Food" Insurance overemphasizes cost in an unhealthy penny mindset and misses the big picture of wealth in the insurance equation. When you do real financial analysis of the cost to have the right coverage, it usually never makes sense to sacrifice <u>quality</u> coverage for savings. The break even analysis proves it and it is eye opening. You think you are saving money cutting coverage but you are only taking on massive financial risk. We can show you the calculations. It's not opinion…it's math. It's time to go 100% "organic" so that you don't have an untimely financial heart attack."